



Order Filed on January 12, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

RAS Citron, LLC  
Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886  
Laura M. Eggerman, Esquire (LE-8250)

In Re:

Brenda L Wood,

Debtor.

CASE NO: 17-16734-VFP

CHAPTER 13 -

HEARING DATE:

JUDGE: Vincent F Papalia

AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through four (4), is hereby

ORDERED.

**DATED: January 12, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Page 2

Secured Creditor: Federal National Mortgage Association ("Fannie Mae")

Secured Creditor's Counsel: RAS Citron, LLC

Debtor's Counsel: Fitzgerald & Associates

Property Involved ("Collateral"): 134 ARMSTRONG AVE, JERSEY CITY, NJ 07305

Relief sought:           ■ Motion for relief from the automatic stay  
                                  Motion to dismiss  
                                  Motion for prospective relief to prevent imposition of automatic stay  
                                  against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

■ The Debtor is overdue for 7 months, from 07/01/2017 to 01/01/2018, at \$985.19 per month.

The Debtor is overdue for    payments, from        to       , at \$        per month.

The Debtor is overdue for    payments, from        to       , at \$        per month.

The Debtor is assessed for        late charges at \$        per month.

Funds Held In Suspense \$54.59.

Total Arrearages Due \$6,841.74.

2. Debtor must cure all post-petition arrearages, as follows:

■ Lump-sum payment shall be made in the amount of \$6,841.74. Payment shall be made no later than 01/15/2018.

■ Beginning on 02/01/2018, regular monthly mortgage payments shall continue to be made in the amount of \$985.19.

Beginning on                     , additional monthly cure payments shall be made in the amount of \$        for    months.

The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within twenty-one (21) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Lump-sum payment: Seterus, Inc.  
P.O. Box 1047  
Hartford, CT 06143-1047

■ Regular monthly payment: Seterus, Inc.  
P.O. Box 1047  
Hartford, CT 06143-1047

Monthly cure payment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

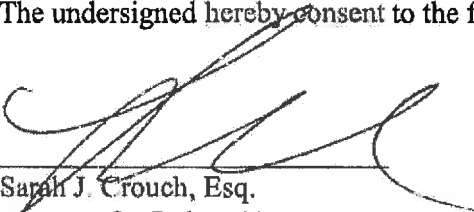
The fees and costs are payable:

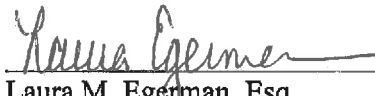
- Through the Chapter 13 plan.

To the Secured Creditor within \_\_\_\_\_ days.

Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Sarah J. Crouch, Esq.  
Attorney for Debtor(s)  
Date: 01/09/18

  
\_\_\_\_\_  
Laura M. Egerman, Esq.  
Attorney for Secured Creditor  
Date: 01-11-2018